

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John Paul Rasmussen, Jr  
Marguerite Grace Rasmussen  
Debtors

Case No. 18-00578-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Mar 26, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ John Paul Rasmussen, Jr, Marguerite Grace Rasmussen, 206 Hudson Street, Jermyn, PA 18433-1417
5022972	#+ Andrew Sklar, Esq., SKLAR LAW, LLC, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317
5025173	#+ Andrew Sklar, Esquire, SKLAR LAW LLC, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317
5022973	+ Ann Marie DeSanto, Tax Collector, Borough of Jermyn, 219 Hudson Street, Jermyn, PA 18433-1416
5022975	+ BOROUGH OF JERMYN, 440 JEFFERSON AVE, JERMYN PA 18433-1316
5022976	+ CABELAS VISA, PO BOX 82575, LINCOLN NE 68501-2575
5022979	DISCOVER, PO BOX 742655, CINCINNATI OH 45274-2655
5022982	+ Equifax, PO Box 740256, Atlanta GA 30374-0256
5022983	+ Experian, Profile Maintenance, PO Box 9558, Allen TX 75013-9558
5022984	+ FIDELITY DEPOSIT & DISCOUNT BANK, 101 NORTH BLAKELY ST, DUNMORE PA 18512-1900
5022985	+ GLOBAL CLIENT SOLUTIONS, 4500 S 129TH E AVE STE 177, TULSA OK 74134-5801
5022987	+ Jonathan Cawley, Esq., Zwicker & Associates, P.C., 3220 Tillman Drive Suite 215, Bensalem, PA 19020-2028
5022990	+ LAKELAND SCHOOL DISTRICT, 1355 LAKELAND DR, SCOTT TOWNSHIP PA 18433-7814
5022988	Lackawanna County Collector of Taxes, PO Box 709, Scranton PA 18501-0709
5022993	+ Magisterial District No. 45-3-04, Magistrate DJ Laura M. Turlip, 400 Church St., 2nd Floor, Archbald, PA 18403-2107
5022995	+ National Debt Relief, 11 Broadway, 16th FL, New York, NY 10004-1313
5023001	+ Transunion Corporation, Attention Public Records, 555 West Adams St, Chicago IL 60661-3631
5023003	ZWICKER AND ASSOC PC, 80 MINUTEMAN RD, ANDOVER MA 01810-1008

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5022974	+ EDI: TSYS2.COM	Mar 26 2021 23:08:00	BARCLAYCARD CARD SERVICES, CREDIT CARD PAYMENTS, PO BOX 60517, CITY OF INDUSTRY CA 91716-0517
5022977	+ EDI: CAPITALONE.COM	Mar 26 2021 23:08:00	CAPITAL ONE, PAYMENT PROCESSING, PO BOX 71083, CHARLOTTE NC 28272-1083
5022978	EDI: CITICORP.COM	Mar 26 2021 23:08:00	CITIBANK, PO BOX 9001037, LOUISVILLE KY 40290-1037
5038438	EDI: CAPITALONE.COM	Mar 26 2021 23:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5029526	+ Email/Text: bankruptcy@cavps.com	Mar 26 2021 19:45:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5022981	EDI: DISCOVER.COM	Mar 26 2021 23:08:00	DISCOVER FINANCIAL SERVICES, PO BOX 6103, CAROL STREAM IL 60197-6103
5022980	EDI: DISCOVER.COM	Mar 26 2021 23:08:00	DISCOVER BANK, C/O DISCOVER

			PRODUCTS, INC., 6500 NEW ALBANY RD, NEW ALBANY OH 43054
5025034	EDI: DISCOVER.COM	Mar 26 2021 23:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5022986	EDI: IRS.COM	Mar 26 2021 23:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5022991	EDI: RMSC.COM	Mar 26 2021 23:08:00	LOWES SYNCHRONY BANK, PO BOX 530914, ATLANTA GA 30353-0914
5051279	Email/PDF: resurgentbknotifications@resurgent.com	Mar 26 2021 19:56:46	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5047475	Email/Text: camanagement@mtb.com	Mar 26 2021 19:43:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
5022992	Email/Text: camanagement@mtb.com	Mar 26 2021 19:43:00	M&T BANK, PO BOX 1288, BUFFALO NY 14240
5051432	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 26 2021 19:54:39	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5022994	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 26 2021 19:54:41	MERRICK BANK, CUSTOMER SERVICE, PO BOX 9201, OLD BETHPAGE NY 11804-9001
5022996	Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Mar 26 2021 19:44:00	OFFICE OF US TRUSTEE MD OF PA, 228 WALNUT ST 11TH FLOOR, PO BOX 969, HARRISBURG PA 17108-0969
5023592	+ EDI: PRA.COM	Mar 26 2021 23:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5022997	EDI: PENNDEPTREV	Mar 26 2021 23:08:00	Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
5022997	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 26 2021 19:44:00	Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
5045452	EDI: Q3G.COM	Mar 26 2021 23:08:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5022999	+ EDI: RMSC.COM	Mar 26 2021 23:08:00	SYNCHRONY AMAZON, PO BOX 960013, ORLANDO FL 32896-0013
5023000	EDI: WTRRN BANK.COM	Mar 26 2021 23:08:00	TARGET, PO BOX 660170, DALLAS TX 75266-0170
5050853	+ Email/Text: bncmail@w-legal.com	Mar 26 2021 19:45:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5023002	+ Email/Text: meronem@wmh.org	Mar 26 2021 19:42:00	WAYNE MEMORIAL HOSPITAL, 601 PARK ST, HONESDALE PA 18431-1498

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5022989	##+	LACKAWANNA COUNTY TAX CLAIM BUREAU, 135 JEFFERSON AVE 101, SCRANTON PA 18503-1716
5022998	##+	SINGLE TAX OFFICE, 100 THE MALL AT STEAMTOWN UNIT 216, SCRANTON PA 18503-2047

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:**

Name	Email Address
Carlo Sabatini	on behalf of Debtor 1 John Paul Rasmussen Jr usbkct@bankruptcypa.com, kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com;G6272 1@notify.cincompass.com
Carlo Sabatini	on behalf of Debtor 2 Marguerite Grace Rasmussen usbkct@bankruptcypa.com kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com;G6272 1@notify.cincompass.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1      John Paul Rasmussen Jr  
First Name   Middle Name   Last Name

Debtor 2      Marguerite Grace Rasmussen  
(Spouse, if filing)   First Name   Middle Name   Last Name

Social Security number or ITIN    xxx-xx-3764  
EIN    --\_-----

Social Security number or ITIN    xxx-xx-2911  
EIN    --\_-----

United States Bankruptcy Court    Middle District of Pennsylvania

Case number:    **5:18-bk-00578-HWV**

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Paul Rasmussen Jr  
aka John P Rasmussen, aka John P  
Rasmussen Jr, aka John Rasmussen

Marguerite Grace Rasmussen  
aka Marguerite G Rasmussen, aka Marguerite  
Rasmussen, aka Meg Rasmussen

3/26/21

**By the court:** Henry W. Van Eck  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**